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THE LOUISIANA LOTTERY: ITS HISTORY.

THE Louisiana Lottery Company was chartered in 1868 at the first session of the Reconstruction Legislature that assembled in Louisiana. The character of that body, composed of negroes, carpet-baggers and a few so-called Democrats, who soon became as corrupt as their associates, has passed into history. The act was passed by wholesale bribery and corruption, notorious at the time, and subsequently established by the sworn charges, made against one another by the officers and incorporators of the company, in litigations among themselves over the spoils. The company was also compelled, during the whole period of Reconstruction, from 1868 to 1877, to maintain itself by the annual bribery of the Legislature. The colored statesman knew when a fat cow was afield, and never passed her by without his toll of milk. Enormous sums of money were thus expended in buying legislators, so as to prevent the chartering of rival companies or the repeal of the company's own charter. So powerful had these purchases made the company that, in 1877, when dual governments were set up in Louisiana, as the result of the returning board frauds of 1876, the lottery company destroyed the quorum in the Packard Legislature by marching thirty-two of its private stock of colored Republican statesmen over

to the rival Democratic body, in spite of the intense race and political antagonism that divided the two camps.

This astounding fact, and many others of a similar nature, are pointed to by the people of Louisiana as illustrations of the fact that when a man falls under the influence of that company, he is compelled to lay aside honor, party, race instinct and every other controlling sentiment to do its bidding.

But the people refused to ratify such action, and a great clamor arose in the state for the repeal of the lottery charter. The Legislature of 1879 was elected on this issue, the charter was repealed, and heavy penalties were imposed on drawing lotteries and selling lottery tickets. At this point intervenes the most disgraceful episode in the whole history of the lottery. The company subsidized the most eminent counsel in the state, and applied to the United States Circuit Court for an injunction to prohibit all the state officers from enforcing this repeal, on the ground that the Constitution of the United States prohibited the repeal of their lottery grant, which they claimed was a contract that could not be impaired by subsequent legislation.

The Supreme Court of the United States had settled the question in *Boyd vs. Alabama*, where the State of Alabama had repealed a lottery charter; and, in many previous cases, had laid down the doctrine that no state could barter away its police power, and that no irrepealable contract could be made in matters involving the health, the welfare and the morals of the people.

Nevertheless, Edward Coke Billings, United States District Judge, popularly known as "Midnight Order" Billings, issued the injunction, and declared the lottery charter a sacred contract and non-repealable by legislative action. Shortly after this outrageous decision was rendered, a constitutional convention assembled in Louisiana. The lottery and its advisers

well knew that Billings's decision would go like chaff before the wind in the Supreme Court of the United States, and they therefore laid siege to the convention to capture it. This they found no difficult task. Their principal attorney was a member. Thirty-nine of their previous purchases of Reconstruction era were there, and it was a small matter to buy or cajole twenty white Democrats to give them the majority. As aids in this nefarious design they purchased some of the social and political leaders of the state.

Their design was promoted by an intense excitement in the convention and throughout the state about the settlement of the state debt. All other questions were lost sight of in the fierce heat of this contest. Under the cover of this excitement, and possibly by an alliance with some of the debt advocates, the lottery men obtained an article in the new constitution, restoring their charter, upon condition that they would surrender their monopoly, and prohibiting all lotteries after January 1, 1895.

Seeing the people swallow this pill with so much ease, the lottery men then turned their attention to securing the ownership and control of the Democratic party, then in power. Their principal object in obtaining this ownership was to prevent the chartering of additional lottery companies that might absorb some portion of their enormous profits. They thought it cheaper to control the politics of the state than to have a rival in their business.

So thoroughly did they do their work that, from that day to this, their renounced monopoly has been as grim a practical monopoly as if no renunciation had ever been made, and they are the absolute masters of every ward boss and every professional politician in the State of Louisiana, whether he be judge, sheriff, constable, treasurer, member of the State Central Committee, member of the Parish Committee.

In this absolute control, and in the enormous prosperity which we shall hereafter detail, the lottery sailed along until the year 1890, when rumors began to float about that the company would apply for an extension of its charter for twenty-five years. The anti-lottery people began to wake up, and the first discovery they made was that *the lottery had secured control of the whole press of the city of New Orleans and nine-tenths of all the other papers in the state.*

When the Legislature met, the new proposition was not made in the name of the old company, but in the name of John A. Morris, of whom more later. His first proposition was to give the State \$500,000.00 per annum for a lottery franchise. He then offered \$1,000,000.00, and finally \$1,250,000.00 per annum. As it required a constitutional amendment to grant this franchise, it was necessary to obtain a two-thirds vote in favor of it.

There was a certain majority against the amendment in both houses of the Legislature on its assembling. A caucus of the anti-lottery members was held, and a written pledge to be faithful to the end was signed by those members.

Then began a carnival of crime and debauchery the like of which was not seen before in this country. The lottery magnates went to the Capitol and poured out money like water. They subsidized everything there that wealth could buy—news-papers, bar-rooms, restaurants, houses of prostitution. They peered into every man's past history to find some scandal to terrify him with. They bought the uncles and brothers and cousins and intimate friends of members. One by one their numbers crept up to the necessary two-thirds vote, and, as fast as they captured a member, they set what the anti-lottery people called a "death watch" over him, that is, they had him accompanied night and day by two or three of their henchmen, who effectively prevented all communication with him.

They finally obtained the exact number of votes in both the House and the Senate to pass their bill. The Governor vetoed it. Before the veto could be acted upon by the Senate one of the lottery Senators died, and unable to buy another the lottery men were driven to the necessity of claiming that the Governor had no power to veto a constitutional amendment. This catastrophe threw the matter into the courts, where they lost their case before the inferior judge, but won it in the Supreme Court by a vote of three to two. All sorts of scandals are currently believed in Louisiana about these three lottery judges. One of them some years ago had his daughter's husband appointed commissioner of the daily drawings. Another one is to-day the lottery candidate for Governor of the state. The third was appointed judge by the second when he was Governor, on the dictation of a politician, who for years, as chief political manager for the lottery, has furnished the brains and the nerve for its remarkable career. As the result of this decision, the matter must now be decided by a popular vote in April, 1892.

With nearly the whole press of the state against them, with all the professional politicians against them, with unlimited money against them, the anti-lottery advocates have conducted a magnificent campaign.

They formed a union with the Farmers' Alliance with the object of controlling the Democratic State Convention and putting an anti-lottery plank in the Democratic platform. They elected a majority of the delegates to that convention, but the lottery politicians contested large numbers of their delegations for the purpose of excluding them from participating in the organization of the convention. The lottery managers also got control of the State Central Committee, and because the chairman was anti-lottery and had, under the immemorial custom of the party, the right to call the convention

to order and to nominate its temporary chairman, who would appoint its committees on credentials, they held a rump meeting of the committee a few hours before the convention assembled, passed a resolution deposing the chairman, and selecting a temporary presiding officer for the convention.

The result of this was two separate conventions—one composed of anti-lottery delegates, called to order by the chairman of the State Central Committee, and the other of lottery delegates, called to order by the presiding officer appointed by the rump committee. Each convention made nominations, and both tickets are now before the people.

A similar split has taken place in the Republican State Central Committee—lottery money being at the bottom. The result of the matter is that no man can tell what the outcome will be.

Let us go back now and show the origin of this lottery.

It grew out of a gambling syndicate, formed in New York in 1863, of which Benjamin Wood, C. H. Murray, Zachariah Simmons, John A. Morris, John Morrissey and others were members. John A. Morris's name did not appear except incidentally in the syndicate agreement, but he was known as one of the principal backers. He was a horse-racer and a gambler by inheritance. His father was an English gambler and turfman who came to this country and started a breeding farm and farmed lotteries also.

This syndicate began operations in New Orleans in 1865, where they picked up a man named Chas. F. Howard, and made him their agent. He was a man of considerable brains and force of character, and liberal with his money, but coarse, brutal and utterly corrupt and disreputable.

As above stated, these worthies bribed the charter of the Louisiana Lottery Company through the corrupt Legislature of 1868. They divided the stock among the legislators, their

own friends and themselves, and then proceeded to plunder their associates by making to themselves a lease of the whole franchises of the company for twenty-four years, whereby they were to draw all lotteries, pay all expenses, and give the Lottery Company one-half of the net results.

At first they began in a small way with a capital prize of \$30,000. Then they picked up an Alsatian physician named Dauphin, who set on foot for them a daily drawing based on that infernal lottery of Venice that drove the people mad wherever introduced, and that received the condemnation of all governments. This succeeded beyond their wildest expectations. Then they found two ex-Confederate generals, whose names are widely known, who preferred acting as croupiers for the lottery gamblers to accepting honorable employment elsewhere. Their fortune was made. Gold began to pour in on every side. Their schemes grew and grew, until they reached the enormous sum of \$28,000,000.00 per annum. Through the U. S. mails, the remotest hole and corner of this great country was open to them. It required an express wagon every day to carry their mail to and from the post-office. In the interval between 1880 and 1890 their stock went from \$125.00 to \$1,350.00 per share. In four years, from 1887 to 1890, they declared \$5,250,000.00 in dividends, and this represented only one-half of the net earnings, the other half going into the pockets of Howard and Morris as lessees, and an indefinite sum was piled up besides as a reserve fund.

How, it may be asked, has the company been able to make such enormous profits? The answer is clear. They conduct a fraudulent lottery. No civilized government would permit the drawing of such a scheme as they monthly set forth to entrap the ignorant and deluded.

Prof. Proctor, the English astronomer, in his book on "Luck and Chance," called attention to the rascality of this scheme

many years ago, but his exposé has not changed its character nor reduced the number of its victims. The theft of the scheme lies in the fact that it only proposes to give back 52 per cent. of the ticket money in prizes, 48 per cent. being reserved to the lottery. All the existing government lotteries of Europe are required to distribute from 73 to 85 per cent. The lotteries heretofore authorized in this country were required to distribute 85 per cent. If the Louisiana Lottery were similarly circumscribed the superior limit of its gross earnings would be \$4,200,000.00, whereas that superior limit now is the enormous sum of \$13,440,000.00. What we mean by superior limit of its gross earnings is the sum that would remain to it if it sold every month all of its tickets and lost every prize that it proposes to distribute.

To give a practical illustration of the operation of this fraudulent scheme. If one should buy every month for a year, half of the lottery tickets offered for sale and should with that half win each month the whole capital prize and nine-tenths of every other prize distributed, he would lose in the venture \$306,040.00.

This statement makes it easy to perceive how the lottery can afford to offer the State the glittering bribe of one million two hundred and fifty thousand dollars a year for the privilege of continuing its nefarious business.

Large numbers of the people of Louisiana have become so corrupted by contact with this lottery and its enormous wealth and influence that they are utterly lost to all sense of honor or shame.

The leading press of the state has boldly declared that it is as honorable and as reputable to run a lottery as to engage in any other kind of business. Everybody who opposes the lottery is denounced as a fanatic and a schemer. Leading lawyers, bankers, merchants, business men and society men and

women openly wear the collar of its servitude and bow down and worship its methods and its magnates. It is no disgrace with them to own lottery stock. With them it is no shame to be in the company's employ, and no reproach to be a lottery parasite or to live on lottery bounty. No expression of public or social indignation among them has followed the professional bribers of public officials, and the chartered slayers of men's souls.

On the other hand, the anti-lottery people embrace the men of character in the state. The whole bar, except the few in the pay of the lottery, nine-tenths of the physicians, the whole clergy, Catholic and Protestant, except one or two French priests, one renegade Episcopal minister and one "piney-woods" Baptist preacher, nearly all the college professors and teachers, the organized body of farmers throughout the state, the majority of the great sugar planters, the majority of the merchant princes, Jew and Gentile, the leading women all over the state have organized themselves into anti-lottery leagues. These people deserve the sympathy and the material support of every man, woman and child in this broad land. They are fighting not only their own battle but the battle of the nation; for it is the boast of the lottery thieves that 93 per cent. of their money comes from the states outside of Louisiana; and they would be willing to forego the sale of any tickets in Louisiana if they could only be allowed to make her borders a nesting place for their own piratical schemes against the pockets of the people of the nation. Shocking as this proposition is to generous minds, it appeals very strongly to the debased intellects of the rabble. It therefore behooves the nation to come to the assistance of these protagonists in the nation's cause.

EDGAR HOWARD FARRAR.

SOME INCIDENTALS OF *QUASI*-PUBLIC CHARITY.

ONE of the new industries developed in recent years in the largest cities, such as New York, Chicago, and others, is that of "The Percentage Collector." When directors of charitable associations and institutions find the task of raising money for the support of the work too tiresome; when their enthusiasm and zeal wax cold, and their intimate knowledge, gained by close personal observation in detail of the work, is exchanged for general knowledge gained from reports of officials, a very frequent method of raising money adopted is that of collecting on percentage. I have nothing to say against that system when it is confined to merely a routine collection, such as most business houses must adopt, a convenient way of getting small sums of money from people who will not, or who forget to, remit and who are already convinced of the value of the work. But most of the percentage collectors go far beyond this; they are the propagators of the society; they introduce it in new directions and their pay is from 10 to 50 per cent. on the amount collected. I know of a special scheme of collection for a certain favorite institution, whose directors are among the most prominent business men of a large Western city, which realized \$10,000 at 30 per cent. for the collectors. They made \$3,000 for a few weeks' work of two men. I have been informed of another in which the collection was farmed out by a manager. He hired subordinates who did the work, each retaining 30 per cent. of the amount he collected; the manager's share was 40 per cent. of the remainder. That is to say, of \$2,500 collected, the collectors had \$750, the manager \$700, and the society \$1,050. This was an extreme case, but there are many nearly as bad on record.

The system lends itself very readily to fraud on the part of the agents. It is surprising with how much ease a fraudulent collector can work and how much money he can get. I once received in Chicago a list of twenty-two institutions or societies annually subscribed to by a business firm, with a request to check off those that were sound, and give the names of the authorized collectors. I found seven out of the lot that were rankly fraudulent, some not existing, some simply existing for the benefit of the collectors. This is a merely incidental evil of *quasi*-public charity. It is an illustration of the penalties nature makes us pay for carelessness and false pretence. We talk about being very charitable in conducting some very good work for the poor, while really we are trying to do it all by proxy, paying people out of the money given us by the benevolent, to do that for which we wish the credit. Nature quietly revenges herself on us and makes our slighted work cost more, be of less value, and bring many evils in its train.

An alternative to the constant collecting needed by most *quasi*-public charity is the plan of endowment. This is very popular, especially with the directors of charitable institutions, and they are always on the lookout for some attractive method of raising a large sum of money for endowment purposes. The time-honored method of endowment was by will, and the enormous bequests once enjoyed by the Church in England, and still enjoyed in many countries, were the price of repose for the soul of the testator paid by the robbing of his heirs. Many famous men have distrusted and objected to endowments. Among them are Ignatius Loyola, the founder of the order of the Jesuits; Turgot, the great French financier, and Lord Bacon. The latter says of them,* "Likewise, glorious gifts and foundations are like sacrifices without salt, and the painted sepulchres of alms, which soon will putrefy and cor-

* Essay XXIV. of Riches.

rupt inwardly ; therefore measure not thine advancements by quantity, but frame them by measure, and defer not charities till death ; for certainly if a man weigh it rightly, he that doth so is rather liberal of another man's than of his own."

The very soul of voluntary charity is in its flexibility, its readiness to meet new conditions and needs. If its support depends on popular appreciation, although meretricious and hurtful schemes will sometimes be successful in gaining support for a time, yet they will not endure ; only the really good in charity will earn day by day its daily bread from the public liberality.

But once *endow* a charity, make it in the old English term a *foundation*, and it rapidly becomes rigid ; it continues to do over and over again the same kind of work in the same way. New conditions arise, new wants and necessities ; and the old machine does not suit them. For them new institutions are devised, yet the old machine continues to work. After a time it works for its own benefit and that of its officials, not for the benefit of those for whom it was founded, and frequently it becomes a source of evil instead of good. This fact is appreciated by the managers of some institutions. In a recent report of the Dorchester Industrial School for Girls, we find a sentence which managers of institutions will do well to ponder, though it may strike some of them as odd : "The managers of every institution, especially of those whose income is in part from a fund, and who are, therefore, not wholly dependent for their support on the confidence of the community in their efficacy, are under bonds to watch jealously, lest their institution outlive its usefulness."

The management of a completely endowed institution is never so careful of its finances as that of one that must collect its support year by year. Wastefulness is usually the first evil to arise, and it arises very rapidly. The trustees are inde-

pendent of the public's favor ; they grow careless, trust more and more to the officials. Complaints that are not emphasized by the stoppage of subscriptions receive little attention ; the process of deterioration is not a very rapid one at first, but it begins, in my opinion, as soon as the endowment is complete. As with other evils that take time to develop, we must go across the ocean to see the full possibilities of the evils of endowments, and England, with her wonderful conservatism, presents the richest examples. It is not surprising that in the recent development of that country there should be many changes which have rendered obsolete plans of beneficence a few hundred years old, and there is now, and has been for many years, a "Commission of Charities" which inquires into and brings before Parliament the worst instances of this kind. Some of them have been remedied by legislation, and funds that were misappropriated or doing useless work have been diverted to other uses.

Here is an example of one of these outgrown public charities with its results. In the parish of Etwall, in Shropshire, there exists a foundation for the relief of the poor of the parish. It was established before the English system of poor-relief by taxation. It yields to-day \$15,000 per annum, and is distributed in a parish of less than 3,000 population. Yet the regular poor rate is higher in that parish than in any other in the county. The *whole* effect of the dole is to increase pauperism and taxation.

There are several small parishes in London where rents are remarkably high, higher than in better houses in the same neighborhood. The explanation is extremely simple. In each there is a *foundation*, which gives an annual dole to each poor inhabitant of the parish who applies for it. The parishes are chiefly occupied by business houses, but there are some tenements, and their landlords are the only beneficiaries of the

dole, by reason of the higher rents they can exact, not only from those who receive the dole, but from all who live there.

Hobhouse, the author of "The Dead Hand," a masterly work on the endowment system, commenting on such facts as these, says: "Rich foundations derived from private origin invariably gravitate toward sloth and indolence. What wonder if poverty results from acts for the performance of which we require neither wisdom, nor public spirit, nor self-denial."

Dickens, in one of his Christmas stories, describes a place for the entertainment of "seven poor travellers" at Rochester, England. The accommodations for the keeper had improved, and those for the travellers had gradually deteriorated, and it was in contemplation, when he visited it, to build a shed outside for the travellers, and then the keeper would have a comfortable house, and those for whom the house was built would be entirely out of it. At the time of his visit only about one-thirtieth of the annual revenue was expended on the purposes commemorated in the inscription over the door, the rest being handsomely laid out in chancery, law expenses, collectorship, receivership, poundage, and other expenses of management highly complimentary to the importance of the seven poor travellers.

But we do not need to go across the ocean for examples of foundations extravagantly used, or turned to other purposes than those the donor intended. We have in this country a great educational foundation, less than sixty years old. Its property, originally valued at \$5,000,000, has increased to \$20,000,000. If the income from this endowment were used to give young men an education at Cornell University or any one of several other good colleges, it would keep 3,000 students there, graduating 1,000 every year. It is used for a boys' technological school, and at present it cares for 1,300 boys, graduating about 200 per annum. The property continues to

increase in value, and before another fifty years the income will probably double or treble again. At present it is a monument of the wastefulness of endowments; what it will be in fifty years I do not care to predict.

Nature is a close bargainer, she gives nothing for nothing. If we would do good in charity, we must give not only money and material things; we must give our service, our desire, our sympathy. The root of the evil of endowments lies in its encouragement of *officialism*. This is the antithetical danger to *indiscrimination* in charity. It is the Scylla over against Charybdis; avoiding one, the other waits us. Officialism makes charity a mechanical thing and takes much of the emotional culture out of it. It is much easier for official charity, the work of one who is employed for the purpose, and paid a regular salary, to avoid imposition and fraud, and the fostering of open and shameless vice, than for individual charity to avoid the same. Hence the first step in reforming and organizing charity is usually giving up individual direct alms, to some extent, and substituting for it the work of officials. As soon as this is done, begins the danger of the business-like arrangement on the other side. Unless the gifts are guarded most carefully against it, they soon become, to the recipients, merely additions to their income which at certain times and under certain circumstances they may count upon and accept without any feeling of shame. The *charity fund* is a vague impersonal thing. It is something that is going, of which they may as well get their share, and very soon its gift becomes, like the dole of the municipal out-door relief, a mere mechanical thing, given without any real sentiment of charity and received without any emotion of gratitude, and hence without any effect in the development of altruism. And this applies to the officialism of honest and conscientious officials.

Now, when this business-like discharge of the duties of an

office is attached to a society which, by endowment or otherwise, is entirely independent of public approval, it is easy to see the infallible drift toward the mere routine discharge of duty in the easiest possible way. The inertia of human nature plays an important part here. Man by nature is a lazy animal. Let us express the same thought in scientific phrase: "The direction of motion is in the line of least resistance." The line of least resistance is the most frequently travelled line. Hence routine, hence indisposition to try experiments, hence gradual obsolescence, lack of adaptation, decay and final uselessness and mischievousness.

These evils of officialism can be counteracted in unendowed societies and institutions. There are many considerations in favor of the bulk of certain kinds of necessary relief being given by means of a *quasi*-public society; and if such a society is controlled in its details of work by volunteer directors and committees; if it depends for its support mainly, if not entirely, upon the voluntary subscriptions of a large number of interested charitable people; if it clearly emphasizes the difference between mere relief work and the constructive helpful work of bettering the circumstances of the poor, it can be so guarded as to greatly facilitate the best kind of charity. There are certain conditions in which an institution or a society is, if not absolutely necessary, yet a very great convenience. There are many great advantages in associated work. Most of the plans for the benefit of our poorer brothers and sisters involve methods and machinery that, unaided, few or none of us could provide. But we must always remember that the machine is a machine, it is not the motive power. No adroit mechanism can run of its own inherent force. The best association or institution needs the motive of charity in the hearts of its supporters and officers, or it is of no value.

In this regard we may look with some degree of apprehen-

sion on the present desire to multiply institutions. We are in danger of regarding the machinery as final when it is merely a means to an end. The best that can be done for weak humanity is the work of *one* for *one*. A French author says, "We are in danger of losing the individual in the mass." All societies, all institutions, the state and the county should be subsidiary to the work of the individual. In the words of one of the highest thinkers in charity of this country, George B. Buzzelle, "Charitable institutions, societies or appliances of whatever name, are to be used by the individual who works in the spirit of charity as palette and chisel are used by the artist. They are helpful as a base of supplies is helpful to the soldier at the front. Supplies are important, yet battles are not won by the commissariat, nor even by the organization of the forces engaged. The issue of every strife against wrong is in the hands of the individual at the front. With few, if any, exceptions, the benevolent organization, however rich in patronage and resources, reaches its highest efficiency when all its resources are held subservient to the work of the individual worker."

ALEXANDER JOHNSON.

DISTRICT NURSING.*

FEW men or women can spend a number of years in hospital work, particularly in the wards of the free hospitals of large cities, without sooner or later coming to a realizing sense of the incompleteness of their work for the relief of the sick poor, whose tale of woe can be read from their condition without any words. Too often we know that this condition is the result of daily surroundings and manner of living, and we know too that the number who come under observation in hospitals are but a fraction of the whole number in the same condition. When a cure is wrought does it not seem a bit absurd, after all the time, thought and money spent upon suitable buildings and hygienic surroundings, added to all the energy and anxiety expended upon the patients, to send them out again into their former unhealthy environments, with the certainty in our hearts that some leave us only to return in a worse plight than before, and that the struggle for life must be gone all through again? Does it not seem that methods for the prevention of disease ought to be more generally recognized and brought into more active use, and thus avoid the necessity for so much curative treatment?

The chief source of relief that we have to look to in such cases is the Charity Organization Society, and simple are the efforts we are asked to make. All we need do is to reach and take a card from a pocket upon which is printed the invitation, "Send the needy to us," and write upon that card the name and address of the needy one, and the comfortable feeling comes that in answer to it friends will be provided who will see him through until he can do for himself. But this is quite another branch of philanthropy, with its own definite work, and

* Read at annual meeting of Baltimore Charity Organization Society, December 8, 1891.

does not deal directly with prevention of disease, though it nobly fulfils its part of a general plan. This will never be wholly successful until doctors, with their professional knowledge ; clergymen, sisterhoods, nurses, with their trained skill, and laymen, with their wealth, time and business ability, all unite to make it so. There are numbers of sick poor for whom hospital care is utterly impossible ; I would mention in particular mothers of families, the housekeepers of the homes, chronic patients, and those who still retain their old prejudices against hospitals. Their numbers are greater than you may think, and many instances might be cited that have come under our notice here in Baltimore where a hospital was of no avail.

Let us now consider what systematic means are employed for their relief, and to what extent. Until within a few years free dispensaries were considered a sufficient solution of the problem ; to these are now added the Visiting Nurses' Association or District Nursing among the poor in their homes. In this country such associations are still in their infancy. In England, and particularly in London and Liverpool, the necessity for this form of nursing among the poor was recognized some years ago, and in 1868 the East London Nursing Society was founded ; in 1874 another society was created, the Metropolitan and National Nursing Association. It was established after the most careful consideration, and with a standard of nursing of the highest order, and is now the leading system in Great Britain. As stated in its reports, the objects of the Association are as follows :—

1. To train and provide a body of skilled nurses to nurse the sick poor in their own homes.
2. To establish in the metropolis, and to assist in establishing in the country, district organizations for this purpose.
3. To establish a training-school for district nurses in connection with one of the London hospitals.

4. To raise, by all means in its power, the standard of nursing and the social position of nurses.

In the original plan a central home and training-school for nurses in district work was established, and after the work was thoroughly well under way it was increased and more patients cared for by opening branch homes in suitable localities. In each home a competent superintendent was placed and a staff of six or more nurses given her, but as expenses increased it was found advisable to make the branch homes independent of the central one, and to have them meet their own expenses. This relieved the central home of much responsibility and expense, divided the labors, and quickened local liberality and interest. These district homes have been established in nine different parts of London. A very interesting morning spent in August last at one of these district homes, Holloway, North London, enables me to speak more particularly of the work done by this one alone, but it is safe to say it may be taken as a criterion of the rest. The home itself is a most attractive old place; ivy-covered and standing in the midst of ample grounds, it is at once suggestive of the restful, home-like air found within. Here a superintendent and nurses reside and make daily visits within the North London district. The number of visits made by a nurse each day varies in proportion to the care required by each patient and the distance to be travelled, but the average is from eight to ten per day. The yearly statistics will give an idea of the amount they accomplish. In 1880, their first year, the number of cases nursed was 477; in 1885 they had increased to 1,257, and in 1890 to 1,700. The total number of visits made last year was 30,284. The association is supported by voluntary contributions. Patients are received from all sources, as the superintendent is in communication with physicians, the clergy, sisterhoods, Charity Organization Society, and any society working

among the poor. All nursing is done strictly under medical direction. The association supplies nothing beyond the nursing and medical appliances. Necessary clothing and nourishment are provided by societies who become responsible for such supplies. Where the patients are able some slight payment is made for the nurses' services. As an evidence of the favor with which this branch of nursing is looked upon by the medical men, it is stated that more than half the number of patients sent last year were sent by them.

A decided impetus has been given district nursing in England by the contribution of a greater part of the Queen's Jubilee Fund towards this work, and plans are now under way to affiliate the Queen's Institute with societies already founded in the various cities and towns and to have a national District Association that will have its nurses, not only with the poor in the large cities, but in every town and village of the country.

It will be interesting to glance for a moment at what has been done by similar associations in the United States. They are comparatively few and of recent development, but increasing interest is being displayed in them, so it may be hoped that a few more years will find them as largely established as in England. A visit to the headquarters of the Boston Association a year ago last spring, under the kindly escort of one of the managers, enabled me to obtain some valuable information and considerable insight into their methods. The city is divided up into dispensary districts, and a trained nurse is supplied for each such district. She works under the direction of a dispensary physician, meets him at an appointed hour, gives him a report of the previous twenty-four hours, and receives directions for the day. Two managers are responsible for each district, and they receive a weekly report from the nurse. The system is simple and has succeeded admirably. The association is sustained by voluntary contributions, and up to the

present has been enabled to maintain a staff of six nurses. Auxiliary relief is systematically supplied by the Loan Closet Society, the Diet Kitchen, and the New England Kitchen. An idea of the work done can be gathered from the statistics of their Fifth Annual Report. The total number of patients was 2,614; the number of visits made by the nurses was 23,416. In this association the nurses have no central home and no direct supervising head nurse. It is named the Instructive District Nursing Association, as its stated object is not only to nurse the sick, but to have the nurse give such instruction to the women in their homes as will enable them to take better care of themselves and neighbors, by observing the rules of wholesome living and by practising the simplest arts of domestic nursing. A similar association is, I believe, established in Philadelphia. New York has for some years been doing something with the work, but not upon so broad and systematic a basis as in the cities already mentioned. An attempt to establish something of the kind in Chicago was made six or eight years ago by the Felix Adler Society, but after two or three years was dropped. Two years ago, in the same city, the Visiting Nurses' Association was organized and so far has met with unusual success. It is also supported by voluntary contributions and sustains a staff of six nurses who have fixed headquarters and a supervising head. They work in connection with relief committees. The work is to be increased the coming year, as the Association now has a surplus of \$2,000 on hand. In the report of the past year the total number of cases was 1,042; 100 of these were sent to the hospital. The number of visits made was 13,197. Indianapolis sends out nurses to sick poor from the city hospital, but beyond these cities I have not been able to learn of any others systematically engaged in this branch of philanthropy.

Nursing does not represent alone restoration to health. That

might be considered as incidental in comparison with the influence exerted by these women in the homes of the poor and the preventive treatment they are able to give; for in the light of our present teaching on causation of disease by germs it is clear how necessary it is for the prevention of disease that we should put this teaching into practice. When we know that typhoid fever, diphtheria, consumption, are all the result of unhygienic conditions, should not every fresh step taken in philanthropy be in the direction of the prevention of misery and disease, by showing that cleanliness *is* next to godliness? And what better step towards accomplishing this can be taken than through some such work as this district nursing? A nurse enters the abodes of disease for an express purpose and meets the people on a common ground of interest. What better field for teaching, than this constant personal contact in these homes? What opportunities to give simple object lessons in household economy, sanitation, nursing, showing that there is a healthier, better way of living, and one that helps to bring comfort and happiness!

But this highest type of nursing needs special equipment, and a nurse who succeeds in hospital or private practice would not always succeed here. In order to attain to the full scope of her work, she should have, in addition to that hospital training, the necessary tact and adaptability, and sense of the moral obligations resting upon her, the keenest knowledge of mankind; household economy should be at her finger ends and on her tongue; she should know practically how to cook, how to clean, what is wrong with the plumbing, and besides these household arts even have a knowledge of bacteriology. If she would touch the source of this great problem, her knowledge cannot be too catholic or too practical, or her object lessons too many, for she must not only tell how, but teach the reason why. It means to go down to

the bottom of the darkness of ignorance and work up to the light of knowledge. Nor have we to look as far as London for a field of labor, for in our own city there are daily opportunities offered us to try what this one more way may do.

Only a few days ago a clergyman said to me: "If a choice were given me to have an assistant clergyman or a trained nurse, I should take the nurse, for daily do I meet cases where I can do nothing, but where she can do much. She would do more for me in caring for my people and helping them out of difficulties than he could"; and this is but one instance; doctors a number of times have said, "If only I might have a nurse to visit my patients, she would never lack for plenty of work." What possibilities these opportunities unfold and the pity of it that they must be lost! Although we may not have a trained nurse for each church, if only one at least might be supplied to each dispensary for a year, there is no doubt at the end of that time the annual meeting of the Charity Organization Society would have an encouraging report to present on this, to us, new branch of philanthropy.

ISABEL HAMPTON.

HULL-HOUSE.

THE Hull-House Settlement is an expression of the Toynbee idea. In the beginning, its founders liked best to call it "a Toynbee experiment." To help the poor, one must understand them. To understand them, one must live among them. The rich need what the poor can give, as much as the poor need the gifts of the rich. These thoughts were vivid and urgent to Arnold Toynbee, and they give most clearly the spirit in which the work of Hull-House was undertaken.

In its name, Hull-House simply claims the long-familiar neighborhood title recalling the time, early in the sixties, when it was the home of Mr. Charles J. Hull. It stood then apart in its grove of oak trees, one of the large suburban residences of Chicago. One glimpse of its pillared front, set well back from the street-line of crowded shops, suggests all the strangely touching history through which the old house passed, until finally it became tenement-house and junkshop, and with its neighborhood took on an air of discouragement and decay and sordidness. To anyone who is sensitive to the peculiar symbolism that belongs to houses, it is pleasant to see how this one has responded to the quickening touch of the Toynbee idea. Reclaimed, only the dim and worn exterior tells of past hard usage. Within, the spacious rooms, with elaborately carved wood-work and open fire-places, have lent themselves to artistic furnishing with good effect, and the old house is stately and hospitable and gracious in aspect.

After the good old fashion, the house was built with a wide hall through the centre. On the right is a large drawing-room; on the left, a parlor, dining-room and library, and back of these are kitchen, laundry, and pantries. Upstairs are four large sleeping-rooms, the wide hall again, and smaller rooms in the

rear. There is no lack of sunlight, and of such air as can come over ill-cleaned streets and crowded roofs; for the neighborhood has many of the low wooden houses that still mark districts not swept by the great fire. Such houses often hide more of discomfort and even misery than the brick tenements rising here and there among them. In these houses, and in the tenement districts near by, live people of many nations—Italians, Germans, Irish, Canadian, French, Bohemians, Poles, Russians. One almost forgets to notice, in the medley, that there are Americans, representing, in position and intelligence, each stage of the neighborhood history.

Hull-House stands on a lot large enough to accommodate also the Butler Gallery, a brick building of Venetian style in architecture, the gift of Mr. E. B. Butler. This was finished and opened last June. The upper floor has a gallery fitted for picture exhibits, and a studio, and the lower is furnished for a reading-room, and supplied by the city public library with books, magazines and the services of a librarian.

Next to this, a shabby wooden building has surrendered its saloon-floor to Hull-House, to serve for a gymnasium. Around the corner, a six-room cottage has been simply and prettily furnished for a day-nursery. A tiny cottage back of this is fitted for a diet-kitchen.

One distinct influence in the work of Hull-House must surely be in the character of its books, pictures, and furnishings. These nowhere suggest an "institution," but are plainly the choice of a cultivated taste, seeking the simplest and the best. All the pictures, and many of the books, were collections of individual residents, offered most generously for the use of the house. Nothing else could give the same sense of beauty and restfulness in the midst of much that is discordant.

The two permanent residents of the settlement are Miss Addams and Miss Starr. Others have come for periods vary-

ing from a week to a year, and there are now four in residence for the winter. Besides the residents, many people come to help from different parts of the city, some as leaders of clubs or classes each week, and others for less regular work. The active friends number far up among the hundreds. It has always been the intention that Hull-House should be very hospitable to new needs, new ideas, and new people. Losing thereby something in compactness of organization, it gains much in widespread interest and ever-fresh co-operation.

In describing the work, if one must catalogue, it is perhaps as well to begin with a classification into clubs, educational work, and social life.

There are, each week, four small afternoon clubs for school-boys, one large evening club for working-boys, another for young men, and two evening clubs for girls. These are devoted to amusement or improvement, or both, according to the choice of the members or the inclination of the leaders. Games and books and the use of the gymnasium are incidental benefits for all the club-members.

Two afternoon sewing-schools, one of Italian girls alone, are on the border-line between clubs and classes. Five cooking-classes, for women and girls, are held weekly in the diet-kitchen. Food for the sick is also prepared here, and sold at low prices, and anyone who wishes may come in and watch the preparation. In the large drawing-room a kindergarten is held daily, and attended by thirty Irish, German and Italian children. About twenty children, still smaller, are usually left in the day-nursery, and they, too, have kindergarten employment. Several classes are conducted in the gymnasium, for young women and for boys, and the gymnasium is often open for the use of club-members, or any of the neighbors who ask the privilege. All these things are free, except a charge for materials in the cooking-classes, five cents a day for each

child in the day-nursery, and some self-imposed dues of the clubs.

On Wednesday evenings the drawing-room is given to the Working People's Social Science Club, which meets for the discussion of economic and social questions, with an introductory paper, usually by some one outside of the club. All the Chicago "schools" are represented here—socialism, anarchy, single tax, trades-unionism, Christian socialism, and orthodox economy, though the representatives of this last, it must be confessed, usually come from afar, in a missionary spirit. From these free and friendly discussions, it is certain that much enlightenment has come.

A distinct work carried on at Hull-House is that of the College Extension Classes. These differ a little in method, as in name, from the University Extension Classes, but the difference is one of expediency, and the purpose differs not at all. The teachers are not university instructors, but offer subjects to which they have given special study. The classes meet weekly, usually in the evening, and are conducted by the lecture or text-book system, as the teacher may prefer or the subject may require. The lecture, with a syllabus for a guide, is the form that seems growing into favor. Plans are printed and distributed for each twelve weeks' work, including a course of Thursday evening lectures and concerts, arranged especially for the students, but attended also by many of the neighbors, by invitation. This course is varied and popular, and attracts an audience of a hundred or more. The students' fees, fifty cents for each class for twelve weeks, are used for expenses connected with the classes, such as books for a reference library, materials for laboratory work, and occasional outlays for the Thursday lectures and concerts. The thirty-one courses offered are in languages, mathematics, singing, drawing, painting, modelling, history of art, biology, domestic hygiene, chem-

istry, electricity, political economy, history and constitutional law. Among the teachers are graduates of the University of Michigan, University of Toronto, Williams, Yale, Wellesley, Harvard, Smith, Beloit and Rockford Colleges. The students number one hundred and eighty, young women and men coming not only from the immediate neighborhood, but from different parts of the city.

Several times during the winter, students and teachers meet socially, by invitation. Last summer Rockford Seminary offered its building for a summer school for the young women in these College Extension Classes. About ninety went, for alternate fortnights, paying enough to cover the cost of board. The course of indoor work was slight, but tennis, boating, gymnastics, and the study of birds had enthusiastic attention.

The social life at Hull-House should have especial emphasis in any attempt at description, though this least of all was meant to be scheduled. It is rooted in the theory that there is need for every possible expression for the growing sense of the organic unity of society, the reciprocal duties and dependence of classes, and that the social relation, being essentially reciprocal, gives a form of expression that has peculiar value. In its outworking, this theory is to be discerned in the form of "practicable socialism," which gives a certain distinctive character to Hull-House. Entertaining is made a simple and easy thing. The house opens pleasantly for receptions, and the residents are often at home to neighbors and to friends from a greater distance. Sometimes the occasion is the opening evening of an exhibit in the art gallery. This autumn, engravings and etchings from the collection of Mr. C. D. Hamill were on exhibition for two weeks, and during that time were visited by over two thousand people. Some art-lover was always in the room to welcome visitors, and to answer questions about the pictures. Later, a loan exhibit of paintings attracted daily

about one hundred visitors. The pictures were loaned from private collections and from the Art Institute. Every Friday evening the drawing-room is open to German neighbors. The hostess for the evening is a young German lady, who is a frequent visitor at Hull-House, and has sought out her own country people in the neighborhood. Men, women and children come—women often with their knitting,—and the evening is a genuine bit of the Fatherland, where American guests take their turn at stumbling over a foreign tongue, and German song, story and sentiment have free play. Coffee and cake are always served, and the reading has settled into a simple course of German history, wit much freedom of comment.

Italian neighbors come on Saturday evening, Neapolitans, most of them, often with some bright holiday touch to their dress, and always gentle, courteous and responsive. Of these evenings for Italians, Miss Addams once wrote: "Perhaps the thing we hope to do for them is best illustrated by an incident. One evening, a statue of Garibaldi which one of the Italian physicians had presented to the house was unveiled, while the Garibaldian hymn was sung and a little ceremony of speech-making indulged in. Some of the men had been in Garibaldi's campaigns. One of them sang, in a high, cracked, out-door voice, one of the campaigning songs with which Garibaldi had led them on to Naples. He had come into the house with more or less of a hang-dog look. In the opinion of the Americans he knew, he was a 'dago,' unwashed and unskilled, fit only to sweep the streets and dig with the shovel. He went out straightened by the memory that he had been a soldier, under the most remarkable leader of modern revolutions. Americans had taken his hand, not with condescension, but with honor."

There is a natural feeling of fellowship that comes with common neighborhood interests, and this the residents at Hull-

House recognize and cultivate by interchange of visits and by constant sympathy and neighborly services. Incidentally, many people are discovered in urgent need of assistance, who are too ignorant or too proud to ask for it. So that one un-failing occupation is in serving as a means of communication between the different charitable institutions of the city and the people who need their help. In a city with so little real unity as Chicago, the need of such a connection may be very great. People may be in dire need of just such help as some well-equipped institution can give them, and the institution may be in almost as great need of some visible excuse for being, and neither may find the other. This lack the Hull-House Settlement supplies for its neighborhood.

Hull-House is meant to be the centre for all the work needed around it, not committed to one line of work, but open to all that leads the way to a higher life for the people. Whether this plan is too broad to be incisive can only be settled by experiment. The educational, the social, the charitable, or the industrial side may finally prove to be the natural line of development. For faith in some adequate future, one needs only to know something of the spirit of the woman who guides the work. These words of hers are characteristic: "Nothing so deadens the sympathies and shrivels the power of enjoyment as the persistent keeping away from great opportunities for helpfulness, and the ignoring of the starvation struggle which makes up the life of at least half the race. To shut one's self away from that half of our race-life is to shut one's self away from the most vital part of it. It is to live out but half the humanity which we are born heir to, and to use but half our faculties."

ALICE MILLER.

DR. SAMUEL G. HOWE.*

SAMUEL GRIDLEY HOWE, the philanthropist, was born in the city of Boston, Massachusetts, November 10, 1801, and died in the same city, January 9, 1876. The story of the very noble and effective life comprised between these dates. Mr. Sanborn has told in an appreciative way and the object of this paper is to retell such portions of it as serve to bring out the sterling qualities of this great lover of his kind. Much must be omitted; our attention being centred upon his work in philanthropy. It is perhaps not remarkable that, like the Earl of Shaftesbury, Miss Dorothea Lynde Dix and other leaders in social reforms, Dr. Howe should have had his philanthropic career forced upon him by what appeared at the time an accident and that it was not the result of deliberate choice. He grew up like other Boston boys of respectable parentage. His father had means and sent him to the Boston Latin School in 1812, and to Brown University in 1817. He studied medicine in Boston, after graduation at Brown, and took his degree at Harvard in 1824 and then "set sail for Greece to take part in the bloody contest then waging in the country of Leonidas and Epaminondas." The Greeks valued his services and made him surgeon-general of their fleet. He endured hardness as a good soldier and won fame by daring deeds and patient suffering. But it was not as a soldier that he was to go down to history. In 1830 he left Greece and went to Paris and there became interested in the instruction

*"Dr. S. G. Howe, the Philanthropist," by F. B. Sanborn. New York: Funk & Wagnalls, 1891.

of the blind. He at once formed the plan of returning home and putting into practice what he had learned. But he turned back to Germany and as chairman of an American-Polish Committee carried money for clothing and food to the Polish refugees in Prussian Poland who had fled thither to escape the wrath of the Czar Nicholas. For this practical exhibition of sympathy Dr. Howe was an object of suspicion to the Prussian government and was imprisoned for six weeks in Berlin.

In 1832 he returned to America. "Years afterward when the King of Prussia gave him a gold medal for his philanthropic achievements in teaching the blind, Dr. Howe had the curiosity to weigh it, and found that its value, in money, was equal to the sum which he had paid the Prussian Government for his prison board and lodging in 1832." With his return a new chapter opens in his life. He had done with Quixotic schemes. Henceforth he lived to some practical purpose. As already remarked, his thoughts had been directed to the needs of the blind. Others before him had attempted their education. The means he used were at first of foreign origin; but he was the earliest American in the field, and he improved upon the foreign models, indeed soon discarded them, and in a short space of time was himself the great master of the subject. Thus in the matter of maps. In Europe they were made by gluing strings upon another map pasted on a board. Dr. Howe invented a method far less costly and cumbersome. He also invented a way of printing with raised letters so that the New Testament was printed in two volumes; while that employed by the French would have required twelve volumes. In his advances in printing he was aided by an ingenious New England mechanic, Stephen P. Ruggles. According to Dr. Howe's statement (p. 133) it is not difficult to learn to read the raised letters. Any person may acquire the faculty in three or four days so as to read pretty fast.

Dr. Howe began in 1832 with a few pupils "picked up" by himself "in the highways and by-ways," and gathered in his father's house in Pleasant Street. But soon, by the generosity of Col. Perkins, the "New England Asylum for the Blind" was opened in a house of its own. Fifty thousand dollars was also raised for its support and the future of the school was assured. Being a religious man—and it may be asked who of the great philanthropists have not been earnest Christians—Dr. Howe carefully attended to the spiritual culture of his charge. The Episcopal form of prayer was used daily, and weekly there was a Bible-class, while attendance on some place of worship was obligatory. His advance in teaching the blind was quickly recognized and his methods followed in other cities. He appeared before legislatures and lectured in cities in advocacy of his plans. He was not an orator in the sense of the schools, but he persuaded men because he spoke from his heart.

In October, 1837, the doors of his Asylum opened to receive one who was destined to have her name linked always with his, indeed to be better known than he; Laura Dewey Bridgman. She was born at Hanover, New Hampshire, Dec. 21, 1829, and died in South Boston, May 24, 1889. Her senses of sight, hearing and smell had been destroyed by disease when she was two years old. But she showed remarkable intelligence and had by imitation of her mother learned to sew and knit. As early as 1834 Dr. Howe had formed a plan for educating a blind deaf mute and so eagerly welcomed Laura. It required weeks and months of unremitting care and the exercise of the greatest ingenuity to accomplish his desires, but he was, as all the world knows, grandly successful and the unfortunate woman enjoyed life and could communicate with others to an astonishing degree.

Among those to give the story of Laura Bridgman to the world was Charles Dickens, who visited Boston in 1842; and in

his "American Notes" (chapter 3d) told about his visit to Dr. Howe's Asylum. But he was only one of many who spread his fame. It was recognized that the blind had found their greatest benefactor.

And not the blind only. He labored on behalf of the feeble-minded. In 1848 he took ten idiotic children into his Asylum and did so much for them that in 1851 a separate school for them was opened in adjacent buildings. His heart was in every good cause. "He joined in the movement in Boston which abolished imprisonment for debt; he was an early and active member of the Boston Prison Discipline Society, which once did much service; and for years when interest in prison reform was at a low ebb in Massachusetts, the one forlorn relic of that once powerful organization, a 'Prisoners' Aid Society,' used to hold its meetings in Dr. Howe's spacious chamber in Bromfield Street" (p. 170). He took an early interest in the care of the insane. He favored the temperance reform. "He stood with Father Taylor, of the Seamen's Bethel in Boston, for the salvation of sailors and their protection from cruel punishments, and he was one of those who almost abolished the flogging of children in schools" (p. 171). In 1841 he desired to be sent to Spain as minister, and, apparently apart from the respite from his numerous labors, he hoped "to explore in some old Spanish library the history of that extraordinary instruction of the deaf in Spain early in the seventeenth century, of which Sir Kenelen Digby described so fine an example in his 'Nature of Bodies' [1644] and concerning which Juan Pablo Bonet had written a book" (p. 172). His dreams, however, were not realized. He, indeed, saw Europe again, but in a different way. In April, 1843, he was married to Julia, one of the "three Graces of Bond Street," the accomplished, as they were beautiful, daughters of Mr. Samuel Ward, a wealthy banker, and spent a year abroad. In Septem-

ber, 1844, he returned to Boston and resumed his work. His next innovation, the result of his observations in Switzerland, Holland and Germany, was teaching the deaf mutes to speak and to read from the lips. He began with two in his Blind Asylum and had the satisfaction of seeing a school started for that special work. It is strange that the teachers of deaf mutes at first opposed the scheme (p. 181), but he made a success of it.

In 1863 Massachusetts established a Board of State Charities, and in 1865 Dr. Howe became its chairman and so continued till 1874, when the infirmities of age compelled his resignation. He advocated the diffusion of the classes with which public charity must deal through the people rather than their congregation in large establishments. In 1866 he gave out his "General Principles of Public Charity" (p. 293) in which he briefly states the advantages of this plan. His labors on the Board fitly closed those of his long life, and when he left it it was felt that his life-work was done. He entered on the first month of 1876 with the presentiment that he should not live it out. And he did not; for on the 4th he was stricken with apoplexy and on the 9th he died.

SAMUEL MACAULEY JACKSON.

WHITE SLAVES, THE OPPRESSION OF THE WORTHY POOR.*

THE book, of which this is the title, consists chiefly of sermons delivered by the Rev. Louis Albert Banks, in the summer of 1891, at St. John's Methodist Episcopal Church, South Boston. It deals with the industrious, as distinguished from the idle and vicious, poor people of Boston.

Mr. Banks's chief object, as he tells us, is to call attention to certain facts. This he does in the most effective way, by describing concrete cases so that our sympathies may be enlisted for actual men and women, and not merely for a class. The evils to which he desires to call attention are chiefly the low wages paid to sewing women and certain others to which these low wages give rise, for instance, poor lodgings, and in some cases immorality.

It is not always clear why Mr. Banks has gone into the question of the morality of the working-girls. He tells, for instance, several stories of Boston employers, or their agents, suggesting to shop-girls that they should supplement their wages by leading immoral lives, and quotes testimony that such suggestions are often followed. He says we should "cry aloud and spare not," but about what? He makes no specific charge against anybody, and distinctly states that he makes no general charge against either class concerned. He says one does a service by telling that there are burglars about. But not when everybody already knows it. It is generally known that there is such a thing as immorality of the sort he refers to, and to tell some stories about it without locating it in any special class or place or persons, is not a useful work.

*"White Slaves, the Oppression of the Worthy Poor," by Rev. Louis Albert Banks. Lee and Shepard, Boston, 1891.

The stories he tells were investigated in 1883-4 by the Bureau of Labor Statistics (Report, 1884; see also Fourth Annual Report of U. S. Commissioner of Labor, 1888, p. 15, 76, 77), for the same stories in nearly the same words were current at that time, and the conclusion was that there was no foundation further than could be found for similar accusations against any class in the community. The investigation was carefully conducted, and the results are given in detail. Of "170 inmates of houses of ill-repute known to the police" only five had been saleswomen. It seems as though, in this matter, Mr. Banks had been guided rather by the desire for a subject that would attract attention than by a desire to help the shop-girls. He tells a number of sensational stories to their discredit, gives no information about them, either general or specific, and makes no intelligible recommendation as to what should be done.

The charges brought by Mrs. Lincoln and Mr. Banks and by the Boston *Herald*, printed in some of the closing chapters of the book, against Boston's care of the poor in the almshouse at Long and Rainsford Islands are undoubtedly in part well-founded and have already produced good results.

The most important suggestion is that of Mrs. Lincoln and Mr. Banks that more employment should be found and that tramps in particular should be sent not to the almshouse but to a work-house. The chief obstacle in the way of employing these people is in the unintelligent opposition to their "competition with honest labor," an opposition to which Mr. Banks gives his ready support in an earlier chapter (page 41).

In regard to his other facts, there can be no doubt that many people in Boston are receiving very low wages and living in a very squalid way.

In finding the causes of poverty and the remedies to be applied, Mr. Banks cannot be said to have been very successful. For instance, he tells us that he is making war against the

sweating system, but he has not told us what that system is. From some passages in the book one is led to think that it is the agency of middlemen between the employer and the working people that is being attacked, but, as Mr. Banks says, "Some of the women whose story I shall tell do not work for sweaters, but are treated almost as badly by the powerful and wealthy firms who employ them. In these cases the firm itself has learned the sweater's secret [which Mr. Banks either has not learned or will not tell] and through an agent of its own is sweating the life-blood out of these half-starved victims." Of sixteen cases described in the first chapter, there are two in which it is mentioned that the employment was by a "sweater"; two others in which employment by a sweater seems to be implied, and seven in which it is stated that the work is done directly for some large firm. In the others we are left in doubt. The wages, where stated, average 41 cents a day where there is a sweater, 38 1-10 cents where there is not, and 40 7-12 where nothing is said upon the point, and the other conditions are practically the same in all the cases.

That these middlemen do not make enormous profits is shown by their living in quarters whose unattractiveness is one of the chief evils of tenement-house work, and by their frequent failures (p. 99). Failing is not apt to be so profitable in their walk of life as it is among more wealthy "practical" men. Evidently, therefore, it is not a system of middlemen that is at fault for the state of things which Mr. Banks is attacking. We have, therefore, to fall back upon some more general definition of the sweating system. Of such definitions Mr. Banks gives several, such as "grinding the faces of the poor," but these are of so general a character that they cannot be said to describe a system at all, and one is left in the dark as to just what it is that Mr. Banks would like to see abolished.

From this failure to describe any system upon which war is

to be made, and his manifestly strong and warm sympathy with all those who receive inadequate wages, it is evidently not any system, but the fact that some people are very poorly paid, that the author has a quarrel with. As to what can be done to remedy this state of things, the suggestion is made that employers ought to be Christians and pay honest wages for honest work. Touching the question which naturally suggests itself, whether they can afford to pay more than they are paying for the work done by these people, Mr. Banks gives some figures showing that the employers make enormous profits; for instance (page 42), he figures that on 28 cents invested there is a profit made in a few weeks of 22 cents. Supposing a profit of 28 cents in five weeks, and computing it at compound interest, this would make a total profit of 102,400 per cent. in 50 weeks. Invested at that rate \$10,000 would come to over \$10,240,000 in a year, and over 10 billion in two years. On pages 19 and 20 Mr. Banks figures that another firm is making a profit of 150 per cent. on aprons. If they turn over their capital only half as rapidly as in the above case they also could make one hundred thousand per cent. a year or more. Mr. Banks quotes with approval (page 316) the statement made by the Rev. Dr. Howard Crosby in the *Forum*, "that the huge establishments have, by relentless use of their millions, undermined and overthrown all independent stores." Dr. Crosby is partly right (if we deny the term independent to the large stores), but it is doubtful whether these large firms could have underbid the small stores if they were charging for their goods at a rate which gave them over 100,000 per cent. a year. If retail profits were anything like so great as Mr. Banks seems to believe, the remedy would of course be very easy and obvious. It would consist simply in going into business and, while paying perhaps several times as good wages as the present clothing and dry goods people do, making enormous rates of profit.

The other remedies suggested by Mr. Banks for the evils which he points out are: 1. A more thorough inspection of tenement-houses. 2. A law requiring every manufacturer to file with the inspector of factories a list of the names and addresses of the people who work for him. 3. A revival of conscientious landlordism like that of Mrs. R. C. Lincoln. 4. Boys' Clubs and Sand Gardens and the like, looking to the children's healthful amusement. 5. More consideration on the part of employers, as in the model factory of Ferris Bros., Newark, N. J., which he describes, and finally, 6. A closer restriction of immigration.

These reforms are all of them good and desirable, except that perhaps inspection and lists of employees would be merely harmless if not followed up by some specific reforms. The introduction of honest business methods and good and considerate management can in many cases be made to supersede the slipshod and often dishonest methods by which certain classes of business which have especially to do with very poor people are now conducted. There is, for instance, in Boston at the present time a company started and guided by Mr. Robert Treat Paine, which lends money on chattel mortgage at one per cent. a month, while at the same time paying six per cent. to its stockholders free of taxes. If the operations of this company can be extended as much as is hoped, it will entirely drive out the race of "chattel mortgage sharks" of whose operations Mr. Banks gives several instances.

The restriction of immigration goes to the root of the matter by keeping down the numbers of the class whose existence is in itself the chief evil to be dealt with. Mr. Banks follows the now generally prevailing and correct opinion that the examination should be made upon the other side of the water.

But after we have done our best by the various reforms suggested by Mr. Banks and by others, there will always be some

people, as there are now, who cannot earn a living at all, who must be helped by others or be sent to the almshouse, and some others who cannot support themselves, except very poorly, earning very poor wages, and consequently being able to pay only for very poor lodging and very poor food. Concerning these latter people the question must be faced whether we shall allow, or shall forbid, by law or public opinion, the payment to them of such wages as they can earn and the supplying to them of such food and lodging as they can pay for. If we adopt the latter course they must inevitably be partly supported by charity, go to the almshouse, or starve. Mr. Banks fails to face this dilemma, pointed out by the critic whom he quotes in his second chapter, but it exists, and no remedy that Mr. Banks or anybody else has suggested will prevent its existence for a long time yet.

Dr. John S. Billings, whom Mr. Banks quotes, would decide the point by sending all those whose way of living would otherwise be dangerous, morally or physically, to their neighbors or to the rest of the community, to the almshouse.

It is a mistake to speak as Mr. Banks does in his book, and in its title, as though the main cause of poverty and distress was that certain people are enslaved or cruelly and bitterly oppressed. It is true, no doubt, that these people are to some extent oppressed, but they are not slaves; their oppression and their dependence on their employers are not, as in the case of slaves, the cause but the result of their wretchedness. It is not a mere coincidence that most of these poor people, both in England and America, are foreigners, members of less able nations, and coming from the lower strata of these nations—that most of them are women with large families of children, and many of them either widows or married to husbands who do little or nothing for their support. The fact that they are ignorant and incompetent and descended from people who have

been ignorant and incompetent is not wholly without effect on their earning capacity. If these same people were working directly for themselves as peasants, their incapacity would in most cases lead to starvation or pauperism. That their earnings take the form of wages does not alter the essentials of the case, nor convert industrial incompetence into slavery. Their employers may not pay them quite their fair wages, by the standard of full and free competition, nor their landlords give them the best lodgings they could afford to. But some wages (as the critic above referred to points out) are better than no wages, some roof better than no roof; and to furnish a man with wages and lodgings better than anyone else will, as a matter of fact, at the time furnish him with, is not to enslave him.

If it were true that the whole trouble or the main trouble lies in ruthless oppression, the remedy would be obvious and simple. Put a stop to the oppression, and these poor Poles and Portuguese would become wealthy and valuable citizens—but as a matter of fact the problem is not such an easy one; it is the old problem of hunger which has fronted the race as far back as we know and will continue to some extent to trouble us until we have developed into something better and stronger than man.

But because the problem is a hard one is no excuse for not facing it, and the fact that the trouble is with the people themselves is very far from being a reason why we should not help them. If a man falls down on the sidewalk we ought not to leave him there because it turns out he has broken his leg. It is true it will do no good to pick him up and drop him again. What we ought to do is to send him to the hospital and do what we can to get him well, and above all to so arrange our sidewalk that other people will not fall down on it.

JOSEPH LEE.

NOTES AND COMMENTS.

WE desire to call attention to the paper in this number by Mr. Farrar, giving a history of the Louisiana Lottery. The campaign has yet more than two months to run. Shut out from the organized press of the State of Louisiana, the anti-lottery people have been obliged to expend large sums in the establishment of newspapers to advocate their cause. As Mr. Farrar says, they are fighting not only their own battle but the battle of the nation, and they need material help as well as sympathy. Contributions may be sent to Col. Wm. G. Vincent, President of the Anti Lottery League, New Orleans, La.

THE Nineteenth National Conference of Charities and Correction will be held in Denver from June 27 to July 3, 1892, inclusive. A circular just received announces that in addition to the General Sessions a series of Special or Sectional Sessions will be held, thus "affording delegates interested in special phases of charitable and reformatory work a reasonably sufficient time for practical and useful discussion of the details of their specialty." These special sessions will be conducted by the committees on "Reformatory Work," "Charity Organization in Cities," "Kindergarten Work and the Placing out of Children," and "Care and Classification of the Insane."

DENVER is unique among American cities of its size in making "no appropriation whatever for the care of its dependent population." Not a dollar is appropriated for charitable or relief purposes. It has, moreover, a live charity organization society and there seems to be almost complete co-operation with it on the part of the local relief societies. Here is a magnificent opportunity to show what private charity can do as contrasted with the public relief in other cities and it is to be greatly regretted that the society is taking steps to secure a subsidy from the city to aid it in its work. The Legislature of last year, the report of the society informs us, empowered the city council to "foster and aid the Associated Charities of Denver by granting appropriations to the same," but it is doubtful if the city could do more to hinder the efficient work of this society than by making such grants. We call attention to Dr. A. G. Warner's discussion of this question in his first annual report, and to Mr. Johnson's paper in this number of the REVIEW.

THE CHARITY ORGANIZATION SOCIETY OF THE CITY OF NEW YORK.

MEETING OF THE CENTRAL COUNCIL.

THE first regular meeting of the Central Council for the year was held on January 12.

The Secretary read the certificate of election of new members of the Council elected at the annual meeting of the Society on January 7, by which it appeared that the following persons were elected members of the Central Council to serve three years: Peter B. Olney, Robert C. Cornell, Nicholas Fish, Edgar S. Auchincloss, Constant A. Andrews, Samuel M. Jackson, Chas. S. Fairchild, Otto T. Bannard, Henry S. Iselin.

To serve one year, Fred. Wm. Holls.

The following officers of the Society and Central Council for the ensuing year were elected: President, Robert W. de Forest; Vice-President, Charles S. Fairchild; Treasurer, Constant A. Andrews; General Secretary, Chas. D. Kellogg.

The Treasurer presented his annual report, which was ordered to be printed in the annual report of the Society. The following is a summary of this report: Current receipts, 1891, \$35,878.45; current disbursements, \$39,069.92; deficit, \$3,191.47.

The expediency of calling for annual reports from District Committees and printing these reports with the annual report of the Council was discussed and the conclusion reached that these reports should be called for, and, when received, should be referred to the Committee in charge of the preparation of the annual report of the Society, to use in such report at their discretion.

The following minute in relation to the death of the Rev. Oscar C. McCulloch was adopted:

"The Society has learned with sorrow that the cause of organized charity has lost so able and devoted an advocate as Mr. McCulloch. He was one of the most intelligent students of social questions in the country and was prepared to follow the leading of his investigations in the practical work of relieving distress.

"This Society, therefore, offers its condolence to the Indianapolis Society, whose president Mr. McCulloch was, in its bereavement, and expresses the hope that Mr. McCulloch's example may have many imitators not only in the city of his labors but throughout our country, whose devotion to the service of the dependent will be the most appropriate and eloquent testimony to his excellence."

It was announced that the new directory was expected to be ready for delivery in the early part of February.

FINANCIAL.

The estimated needs of the Society to carry on its current work during the year 1892, on the present basis, aggregate \$38,926. This estimate was presented to the annual meeting of the Society by the General Secretary and was referred by the Council to the Executive Committee. As will be noted, this is in round figures \$3,200 in excess of the current receipts of the Society for 1891.

The receipts of the Society during the early part of January have been somewhat in excess of those for the corresponding period of the previous year; but unless they are so increased as to indicate an increase for the year of at least \$3,000, there must be retrenchment which will impair the efficiency of our work.

The whole financial situation is to be considered at the February meeting of the Council. MEANWHILE THE FRIENDS OF THE SOCIETY ARE URGENTLY REQUESTED TO EACH ADD ONE OR TWO MORE MEMBERS TO ITS LIST AND SEND THEIR NAMES AND ADDRESSES TO THE GENERAL SECRETARY BEFORE THE FEBRUARY COUNCIL MEETING.

COMMITTEE ON DISTRICT WORK.

The following persons were, on recommendation of the Committee on District Work, duly elected as members of District Committees: Fifth District Committee, Mr. George P. Brett; Tenth District Committee, Mrs. George A. Spalding, Mrs. Thomas C. Smith, Mrs. Jules Breuchand, Mrs. Edwin Whitfield.

New cases received during December, 1891, 665.

COMMITTEE ON MENDICANCY.

This Committee presented its report for the year, which contained the following facts, amongst others: Cases dealt with during the year, 690; warned to cease begging, 277; arrested and committed, 302.

COMMITTEE ON PROVIDENT HABITS.

Number of stamp stations Jan. 1, 1892, 805; depositors, 20,901; deposits, \$10,644.79.

COMMITTEE ON WOODYARD.

Days' work given in December, 1891, 602; 1890, 363; loads of wood sold, 1891, 310; 1890, 227.

ANNUAL MEETING.

THE Annual Public Meeting of the Charity Organization Society will be held at Association Hall, Fourth Ave. and 23d St., on Tuesday, February 9, at 8:15 P.M. Addresses are promised by Prof. J. G. Schurman, Professor of Ethics, Cornell University; Charles J. Bonaparte, Esq., of Baltimore; Isaac S. Isaacs, Esq., of the United Hebrew Charities, and the Rev. Charles H. Parkhurst, D.D., of the Madison Ave. Presbyterian Church.

REPORT OF THE DEPOSITS OF THE PENNY PROVIDENT FUND.

JANUARY 1, 1892.

STATIONS.	DEPOSITORS.	AMOUNT.
1st District, 62 William st.....	17	10.75
4th " 25 East 9th st.....	70	36.69
5th " 53 Third ave.....	35	17.93
6th " 1473 Broadway.....	7	6.51
7th " 214 East 42d st.....	384	44.59
9th " 19 East 50th st.....	10	6.48
10th " 165 W. 127th st.....	30	15.45
St. George's, 207 East 16th st.....	356	204.98
Holy Trinity, 46 East 43d st.....	125	40.05
Judaon Memorial, So. Washington Sq.....	110	80.70
Working Girls' Prog. Club, 229 E. 19th st.....	160	107.02
Girls' Endeavor Society, 59 Morton st.....	70	32.69
Trinity Parish, 211 Fulton st.....	200	73.68
Church of Reconciliation, 248 E. 31st st.....	105	156.02
Holy Cross Mission, Ave. C and 4th st.....	30	18.33
Galilee Mission, 340 East 23d st.....	750	87.74
United States Savings Bank, 1048 Third ave.....	3,518	1,400.32
St. Bartholomew's Parish House, 209 E. 42d st.....	667	275.28
Mrs. J. Fellowes Tapley, 69 W. 93d st.....	30	34.06
Cold Spring Harbor, N. Y.....	10	25.25
Mrs. Fred'k Hoffmann, 40 East 112th st.....	10	10.00
Thread Needle Club, 79 Second ave.....	40	32.54
Enterprise Club, 136 East 12th st.....	35	17.55
United Club for Working Girls, 249 Adams st., Brooklyn.....	17	30.00
Grace Parish, 132 East 14th st.....	860	350.20
Taylor's Restaurant (St. Denis Hotel).....	10	61.65
R. C. Ch. of Transfiguration, 25 Mott st.....	200	96.44
Holy Trinity Mission, 1st ave. near 38th st.....	35	17.81
St. Chrysostom's Chapel, 7th ave. and 39th st.....	350	149.66
Grace Parish Benevolent Soc., 132 E. 14th.....	40	32.52
St. George's Girls' F'dly Soc., 207 E. 16th st.....	40	25.93
St. John's Chapel, 34 Varick st.....	135	156.82
The Steadfast Club, 106 East 12th st.....	70	104.24
Good Will Club, 278 President st., Brooklyn.....	40	17.47
Endeavor Club, Red Hook Point, Brooklyn.....	15	4.60
Working Girls' Friendly Club, 159 E. 74th st.....	90	74.66
Riverdale Library Ass'n., Riverdale, N. Y.....	80	39.37
Unitarian Mission School, 14 Fourth ave.....	50	50.28
Church of Heavenly Rest, 314 East 46th st.....	227	329.18
All Souls' Unitarian Ch., 4th ave. and 30th st.....	10	4.28
Far and Near Club, 40 Gouverneur st.....	50	38.42
Rivington St. Station, 95 Rivington st.....	300	184.20
St. Michael's Church, 225 W. 99th st.....	160	74.61
Woman's Branch of N. Y. City Mission:		
Broome St. Station, 395 Broome st.....	74	94.36
Olivet Station, 63 Second st.....	67	27.08
DeWitt Mem. Station, 290 Rivington st.....	215	154.74
7th Pres. Ch., 138 Broome st.....	55	73.26
Second German Baptist Ch., W. 43d st.....	60	30.65
Brick Ch. Branch School, 228 W. 35th st.....	89	106.26
Middle Dutch Church, 14 Lafayette Pl.....	175	269.01
Working Girls' Soc., 38th St., 222 W. 38th st.....	100	54.21
The United Society, 192 Grand st., J. C.....	50	21.17
Columbia Club, 245 West 55th st.....	50	48.86
Emmanuel Church, 307 E. 112th st.....	217	66.09
St. Augustine's Chapel, 105 E. Houston st.....	4,275	569.15
Industrial Soc., 78 Willow ave., Hoboken.....	59	61.23
East Side Chapel, 404 E. 15th st.....	100	122.34
1st Ref'd Epis. Ch., Madison ave. and 55th st.....	100	79.28
St. Ann's Parish Guild, 7 W. 18th st.....	15	10.00
Manhattan Work. Girls' Soc., 440 E. 57th st.....	25	28.22
The Ivy Club, 244 W. 29th st.....	115	110.69
Italian Methodist Mission, 2214 1st ave.....	5	3.22
Sunnyside Day Nursery, 51 Prospect pl.....	20	29.18
Messenger Boys' Reading Room, 330 4th av.....	15	7.31
Calvary Chapel, 220 E. 23d st.....	40	27.25
Emma Lazarus Club, 233 E. 13th.....	12	3.95
Sheltering Arms, 504 W. 129th st.....	100	95.74
Helping Hand Society, Allegheny, Pa.....	45	45.60
Pittsburg Newsboys' Home, Pittsb'g, Pa.....	30	75.00
Mariners' Temple, 1 Henry st.....	40	20.00

STATIONS.	DEPOSITORS.	AMOUNT.
St. Mary's Girls' Friendly Soc'y, Classon and Willoughby aves., Brooklyn	34	20.78
Stern Bros., 32 West 23d st.	200	112.91
Ehrich Bros., 367 6th ave.	10	8.00
St. Mary's, Lawrence st., Manhattanville.	93	135.80
Ref. Ch. Mott Haven, 3d ave. and 146th st.	23	20.19
St. Michael's Girls' Friendly Society, 160 N. 5th st., B'klyn.	5	3.61
Miss M. R. Samuel, 218 E. 46th st.	53	25.44
St. Clement's School, Henderson, Ky.	25	20.00
Trinity Workers, 98 River st., Hoboken.	10	2.36
Bethlehem Mission, 196 Bleecker st.	20	9.39
Trenton Work. Girls' Soc'y, 112 N. Montgomery st., Trenton, N. J.	20	6.59
Mess. Boys' Station, 113 Fulton st.	35	2.98
Annex Club, 124 Roosevelt st.	35	41.33
H. O'Neill & Co., 329 6th ave.	155	89.00
Ch. of the Holy Communion, 324 6th ave.	130	184.29
Grace Church, The Heights, Brooklyn	120	173.71
Church of the Merciful Saviour, Madison st. near 10th, Louisville, Ky.	42	10.00
Madison Mission, 309 Madison st.	5	1.00
Loyal Temperance Legion, Co. A., Florence, N. J.	52	50.20
The Folds, 32d st. and 9th ave.	30	25.14
United Workers and Woman's Exchange, 49 Pearl st., Hartford, Conn.	75	45.93
Young Women's Hebrew Ass'n, 206 E. B'way.	10	4.57
Greenwich, Conn.	147	75.48
Church of the Ascension, 5th ave. and 10th st.	150	148.12
Bethlehem Mutual Improvement Club, 196 Bleecker st.	20	31.76
West Side Savings Bank, 56 Sixth ave.	515	322.95
House of Prayer Mission, 13 State st., Newark, N. J.	140	116.14
St. Mark's Mission, 288 E. 10th st.	140	52.58
Boys' Club, 57 E. 91st st.	10	5.82
Church of Disciples of Christ, 323 W. 56th st.	150	134.00
Charles E. Davis, 79 Jefferson Market	60	75.97
Good Will Club, Hartford, Conn.	122	19.75
St. Andrew's Girls' Friendly Society, 127th street and 5th ave.	30	38.00
Plymouth, 13 and 15 Hicks st., B'klyn.	225	358.77
Industrial School No. 10, 125 Lewis st.	210	63.96
St. Mark's Mission, Philadelphia, Pa.	20	32.50
Coffee-House, N. Y. Bible and Fruit Mission, 416 E. 26th st.	20	14.69
Lodging-House, N. Y. Bible and Fruit Mission, 416 E. 26th st.	10	5.00
Industrial School, No. 11, 52d st. and 2d ave.	130	38.48
Inwood, N. Y. City.	25	5.01
Mission of the Madison ave. Baptist Church, 307 E. 37th st.	5	4.93
Neighborhood Guild, 147 Forsyth st.	200	121.45
Workingman's School, 109 W. 54th st.	84	25.32
Girls' Friendly Soc., Cold Spring, N. Y.	25	25.50
Hudson St. Station, 362-364 Hudson st.	900	194.60
Industrial School No. 1, 552 First ave.	50	13.71
Quogue, L. I.	23	20.00
Bethlehem Band, 196 Bleecker st.	25	42.18
West End Working Girls' Society, 159 W. 62d st.	25	39.50
Chapel of Zion and St. Timothy, 418 W. 41st st.	10	5.00
Prospect Hill Club, 113 E. 45th st.	20	13.08
Charity Organiz. Soc'y, Lockport, N. Y.	60	51.53
Chapel of the Messiah, 94th st. and Second ave.	56	24.90
Grace Church, Utica, N. Y.	100	79.81
The Playground, 11th ave. and 56th st.	200	37.22
Young People's Association, 149 1st ave.	115	80.05
Sweet, Orr & Co., Newburgh, N. Y.	100	205.00
Simpson, Crawford & Simpson, 309 6th ave.	120	44.00
Anchor Club, Jersey City.	6	12.85
Greenwood Lake Mission, Greenwood Lake, N. Y.	25	5.95
Holy Trinity, Branch G. F. S., 46 E. 43d st.	10	2.00
Pansy Club, 355 E. 62d st.	30	38.80
Industrial School No. 6, 125 Allen st.	50	5.00
St. Mark's Mission, West Orange, N. J.	10	10.00
West 52d St. Ind. Club, 573 W. 52d st.	94	42.00
St. Peter's Church, State st., Brooklyn	30	18.32
Le Boutillier Bros., 14 E. 14th st.	68	12.23
St. Clement's Sewing School, 7 University Place.	20	8.00
Bedford St. Mission, 619 Alaska st., Phila.	25	17.00
Warburton Chapel Mission, Hartford, Conn.	21	16.00
St. John's Church, Bridgeport, Conn.		8.00
Church of the Messiah, Greene and Clermont aves., Brooklyn, N. Y.		25.00
White Guards (Boys' Club), Park Ave. Chapel, Brooklyn, N. Y.		10.00
Calvary M. E. Church, 129th st. and 7th ave.		2.50
Amount due depositors in closed stations.		27.19
145 Stations.	29,901	\$10,644.79

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